# UNITED STATES BANKRUPTCY COURT DISTRICT OF DIVISION

In re:	§	
	§	
EDWARDS, DANIEL BURNS	§	Case No. 9-11-bk-22466-FMD
	§	
Debtor(s)	8	

## TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

- 1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
- 2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
- 3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
  - 4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3<sup>rd</sup> Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of \$

The remaining funds are available for distribution.

The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as <b>Exhibit B</b> is a cash receipts and disbursements record for each estate bank account.
6. The deadline for filing non-governmental claims in this case was and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as <b>Exhibit C</b> .
7. The Trustee's proposed distribution is attached as <b>Exhibit D</b> .
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is . To the extent that additional interest is earned before case closing, the maximum compensation may increase.
The trustee has received \$\\$ as interim compensation and now requests a sum of \$\\$ , for a total compensation of \$\\$ 2. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$\\$ , and now requests reimbursement for expenses of \$\\$ , for total expenses of \$\\$ 2.
Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.
Date: By:/s/DIANE L. JENSEN Trustee
<b>STATEMENT</b> : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Ac exemption 5 C.F.R. § 1320.4(a)(2) applies.

If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

## Case 9:11-bk-22466-FMD Doc 556 1 Filed 09/09/14 Page 3 of 12

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT ASSET CASES

Page: 1
Exhibit A

Case No: 11-22466 FMD Judge: Caryl E. Delano

Case Name: EDWARDS, DANIEL BURNS

For Period Ending: 06/19/14

Trustee Name: DIANE L. JENSEN

Date Filed (f) or Converted (c): 12/08/11 (f)

341(a) Meeting Date: 01/18/12

Claims Bar Date: 04/23/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 40 Annapolis Lane, Rotonda West	90,000.00	0.00		0.00	FA
2. CASH ON HAND	20.00	0.00		0.00	FA
3. BANK ACCOUNT(s)	180.00	0.00		0.00	FA
4. FURNITURE; HH GOODS	1,000.00	0.00		0.00	FA
5. CLOTHING	50.00	0.00		0.00	FA
6. 2007 Chevy Pick Up LT	9,300.00	2,570.00		2,060.04	FA
7. 2007 19'6 Seapro	12,000.00	0.00		0.00	FA
8. VOID (u)	Unknown	0.00		0.00	FA
9. TAX REFUND (u)	Unknown	3,097.68		3,306.00	FA
10. Post-Petition Interest Deposits (u)	Unknown	N/A		0.05	FA

Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values) \$112,550.00 \$5,667.68 \$5,366.09 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

6/19/14: Final report filed.

Will file Final Report as soon as possible 1/25/13 Debtor(s) repurchasing non-exempt assets. Last payment due 2/10/13; also submitted Order and request to cancel 2/21 hearing 2/16/12. Do L in response to exemption L 2/13/12. O/E and do IRS L 1/18/12.

Initial Projected Date of Final Report (TFR): 01/20/14 Current Projected Date of Final Report (TFR): 12/23/14

#### Case 9:11-bk-22466-FMD Doc 56 Filed 09/09/14 Page 4 of 12

p

#### ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1 Exhibit B

11-22466 -FMD Case No:

For Period Ending: 06/19/14

Taxpayer ID No:

Case Name: EDWARDS, DANIEL BURNS

\*\*\*\*\*\*8997

Account Number / CD #:

Trustee Name:

Bank Name:

DIANE L. JENSEN Bank of Kansas City

\*\*\*\*\*\*2288 Checking Account

Blanket Bond (per case limit):

\$ 750,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction	Check or			Uniform			Account / CD
Date	Reference	Paid To / Received From	Description Of Transaction	Tran. Code	Deposits (\$)	Disbursements (\$)	Balance (\$)
			BALANCE FORWARD				0.00
06/13/12		Trsf In From Bank of America	INITIAL WIRE TRANSFER IN	9999-000	3,776.92		3,776.92
07/05/12	6	DANIEL EDWARDS #985035	REPURCHASE	1129-000	171.67		3,948.59
			Order Doc #35				
07/16/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		2.37	3,946.22
08/02/12	6	DANIEL EDWARDS #985042	REPURCHASE	1129-000	171.67		4,117.89
			Order Doc #35				
08/14/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		4.48	4,113.41
09/11/12	6	DANIEL EDWARDS #985055	REPURCHASE	1129-000	171.67		4,285.08
			Order Doc #35				
09/17/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		4.69	4,280.39
09/28/12	6	DANIEL EDWARDS #985059	REPURCHASE	1129-000	171.67		4,452.06
			Order Doc. #35				
10/15/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		4.67	4,447.39
11/05/12	6	DANIEL EDWARDS #985067	REPURCHASE	1129-000	171.67		4,619.06
			Order Doc #35				
11/15/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		5.09	4,613.97
12/06/12	6	DANIEL EDWARDS #985076	REPURCHASE	1129-000	171.67		4,785.64
			Order Doc #35				
12/14/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		5.08	4,780.56
12/31/12	6	DANIEL EDWARDS #985082	REPURCHASE	1129-000	171.67		4,952.23
			Order Doc #35				
01/16/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		5.43	4,946.80
01/17/13	6	DANIEL EDWARDS #985084	REPURCHASE	1129-000	171.67		5,118.47
			Order Doc #35				
02/14/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		5.74	5,112.73
03/14/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		6.87	5,105.86
04/12/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		7.59	5,098.27
04/30/13		Bank of Kansas City	BANK SERVICE FEES	2600-000		10.00	5,088.27

## Case 9:11-bk-22466-FMD Doc 56 Filed 09/09/14 Page 5 of 12

p

#### ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 11-22466 -FMD

Case Name: EDWARDS, DANIEL BURNS

Bank Name:

Trustee Name:

DIANE L. JENSEN Bank of Kansas City

Account Number / CD #:

\*\*\*\*\*\*2288 Checking Account

Taxpayer ID No: \*\*\*\*\*\*8997 For Period Ending: 06/19/14

Blanket Bond (per case limit):

\$ 750,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/31/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	5,078.27
06/28/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	5,068.27
07/31/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	5,058.27
08/30/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	5,048.27
09/30/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	5,038.27
10/31/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	5,028.27
11/29/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	5,018.27
12/31/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	5,008.27
01/31/14		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	4,998.27
02/28/14		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	4,988.27
03/31/14		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	4,978.27

COLUMN TOTALS	5,150.28	172.01
Less: Bank Transfers/CD's	3,776.92	0.00
Subtotal	1,373.36	172.01
Less: Payments to Debtors		0.00
Net	1,373.36	172.01

4,978.27

## Case 9:11-bk-22466-FMD Doc 56 Filed 09/09/14 Page 6 of 12

p

#### ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 11-22466 -FMD

For Period Ending: 06/19/14

Taxpayer ID No:

Case Name: EDWARDS, DANIEL BURNS

\*\*\*\*\*8997

Trustee Name: DIANE L. JENSEN

Bank Name: Bank of America

Account Number / CD #: \*\*\*\*\*\*6459 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 750,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction	Check or			Uniform			Account / CD
Date	Reference	Paid To / Received From	Description Of Transaction	Tran. Code	Deposits (\$)	Disbursements (\$)	Balance (\$)
			BALANCE FORWARD				0.00
03/05/12	6	Daniel Edwards #985004	REPURCHASE	1129-000	171.67		171.67
			Order Doc #35				
04/05/12	6	DANIEL EDWARDS #985011	REPURCHASE	1129-000	171.67		343.34
			Order Doc #35				
04/24/12	9	U.S. TREASURY #3151-55149387	REPURCHASE	1224-000	3,306.00		3,649.34
			Order Doc #35				
04/30/12	10	Bank of America	INTEREST REC'D FROM BANK	1270-000	0.01		3,649.35
04/30/12		Bank of America	BANK SERVICE FEE	2600-000		1.04	3,648.31
05/03/12	6	Daniel Edwards #985017	REPURCHASE	1129-000	171.67		3,819.98
			Order Doc #35				
05/04/12	000101	DANIEL BURNS EDWARDS	EXEMPT PORTION OF ASSET	8500-000		208.32	3,611.66
		PO BOX 551	\$3,306.00 - full amount of asset				
		PLACIDA, FL 33946	- 3,097.68 - bankruptcy estate's portion				
05/31/12	10	Bank of America	Interest Rate 0.010	1270-000	0.03		3,611.69
05/31/12		Bank of America	BANK SERVICE FEE	2600-000		4.66	3,607.03
06/06/12	6	DANIEL EDWARDS #985026	REPURCHASE	1129-000	171.67		3,778.70
			Order Doc #35				
06/13/12	10	Bank of America	INTEREST REC'D FROM BANK	1270-000	0.01		3,778.71
06/13/12		Bank of America	BANK FEES	2600-000		1.79	3,776.92
		901 Main Street					
		10th Floor					
		Dallas, TX 75283					
06/13/12		Trsf To Bank of Kansas City	FINAL TRANSFER	9999-000		3,776.92	0.00

## Case 9:11-bk-22466-FMD Doc 56 Filed 09/09/14 Page 7 of 12

p

#### ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4
Exhibit B

Case No: 11-22466 -FMD

Case Name: EDWARDS, DANIEL BURNS

Taxpayer ID No: \*\*\*\*\*8997 For Period Ending: 06/19/14 Trustee Name: DIANE L. JENSEN

Bank Name: Bank of America

Account Number / CD #: \*\*\*\*\*\*6459 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 750,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
-	•		COLUMN TOTALS Less: Bank Transfers/	CD's	3,992.73 0.00	3,992.73 3,776.92	0.00
			Subtotal  Less: Payments to Deb		3,992.73	215.81 208.32	
			Net		3,992.73	7.49	ACCOUNT
			TOTAL - ALL ACCOUNT	ΓS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
			Checking Account - *****		1,373.36	172.01	4,978.27
			Money Market Account (Interest Earn - *****	***6459	3,992.73	7.49	0.00
					5,366.09	179.50	4,978.27
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page 1 EXHIBIT A
ANALYSIS OF CLAIMS REGISTER
Date: July 16, 2014

Case Number: 11-22466 Claim Type Sequence

Debtor Name: EDWARDS, DANIEL BURNS

Code #	Creditor Name & Address	Claim Class Notes	Amount Allowed	Paid to Date	Claim Balance
7-1	SunTrust Mortgage Inc.	Secured	\$77,011.00	\$0.00	\$77,011.00
050	1001 Semmes Avenue				
4110-00	Richmond, VA 23224				
	Subtotal For Claim Type	4110-00 Real Estate - Consensual Liens	\$77,011.00	\$0.00	\$77,011.00
5-1	Charlotte County Utilities	Secured	\$180.11	\$0.00	\$180.11
050	PO Box 516000				
4120-00	Punta Gorda, FL 33951				
	Subtotal For Claim Type	4120-00 Real Estate - Non Consensual	\$180.11	\$0.00	\$180.11
2-1	Onyx Acceptance Corp, c/o Ascension	Secured	\$5,556.14	\$0.00	\$5,556.14
050 4210-00	Capital Group				
4210-00	P.O. Box 201347				
	Arlington, TX 76006				
	Subtotal For Claim Type	4210-00 Personal Prop & Intang -	\$5,556.14	\$0.00	\$5,556.14
1-1	Credit First NA	Unsecured	\$706.82	\$0.00	\$706.82
070	PO Box 818011				
7100-00	Cleveland OH 44181				
3-1	Regions Bank	Unsecured	\$1,068.19	\$0.00	\$1,068.19
070	Consumer Collections BH40402B				
7100-00	P. O. Box 10063				
	Birmingham, AL 35202-0063				
4-1	Capital One Bank (USA), N.A.	Unsecured	\$7,546.79	\$0.00	\$7,546.79
070 7100-00	PO Box 71083				
/100-00	Charlotte, NC 28272-1083				
6-1	Regions Bank 63-0371391	Unsecured	\$6,999.45	\$0.00	\$6,999.45
070 7100-00	PO Box 15102				
/100-00	Wilmington, DE 19886-5102				
7-1	SunTrust Mortgage Inc.	Unsecured	\$37,100.57	\$0.00	\$37,100.57
070 7100-00	1001 Semmes Avenue				
	Richmond, VA 23224				
8-1	Midland Funding LLC	Unsecured	\$1,967.28	\$0.00	\$1,967.28
070	By its authorized agent Recoser, LLC				
7100-00	25 SE 2nd Ave, Suite 1120				
	Miami, FL 33131-1605				
	Subtotal For Claim Type	7100-00 General Unsecured 726(a)(2)	\$55,389.10	\$0.00	\$55,389.10
9-1	Capital One, N.A.	Unsecured	\$1,027.73	\$0.00	\$1,027.73
080	c/o Bass & Associates, P.C.				
7200-00	3936 E. Ft. Lowell Road, Suite #200				
	Tucson, AZ 85712				
	Subtotal For Claim Type	7200-00 Tardy General Unsecured 726(a)(3)	\$1,027.73	\$0.00	\$1,027.73

Code #: Trustee's Claim Number, Priority Code, Claim Type

## TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 9-11-bk-22466-FMD

Case Name: EDWARDS, DANIEL BURNS

Trustee Name: DIANE L. JENSEN

Balance on hand \$

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
2-1	Onyx Acceptance Corp, c/o Ascension Capital Group	\$	\$	\$	\$
5-1	Charlotte County Utilities	\$	\$	\$	\$
7-1	SunTrust Mortgage Inc.	\$	\$	\$	\$

Total to be paid to secured creditors	\$
Remaining Balance	\$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: DIANE L. JENSEN	\$	\$	\$
Trustee Expenses: DIANE L. JENSEN	\$	\$	\$
Attorney for Trustee Fees: DIANE L. JENSEN	\$	\$	\$

Total to be paid for chapter 7 administrative expenses	\$
Remaining Balance	\$

	1	٠.,	. •	C	•	1 4	C	1	1	•	٠,		expenses	1	1	C 1 1		C 11	
Δ	nnı	I (C 2)	rianc.	$t \alpha r$	nrior	chanter	Tees	าลทศ	മവ	mır	nierra	ITIVA	evnences	nave	neen	THEA	ac	TOLL	$\alpha w$
7 3	נטט	IIVai	uons	101	DITOI	CHabier	1000	and	au	ши.	шошс	$\iota\iota\iota\iota$ $\iota$ $\iota$	CADCIISCS	mavc	UCCII	HICU	us	TOIL	UVV

### NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

### NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1-1	Credit First NA	\$	\$	\$
3-1	Regions Bank	\$	\$	\$
4-1	Capital One Bank (USA), N.A.	\$	\$	\$
6-1	Regions Bank 63-0371391	\$	\$	\$
8-1	Midland Funding LLC	\$	\$	\$
7-1	SunTrust Mortgage Inc.	\$	\$	\$

Total to be paid to timely general unsecured creditors	\$
Remaining Balance	\$

Tardily filed claims of general (unsecured) creditors totaling \$ have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment	
9-1	Capital One, N.A.	\$	\$	\$	

Total to be paid to tardy general unsecured creditors \$\_\_\_\_\_\_

Remaining Balance \$\_\_\_\_\_\_

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

**NONE**